## IN THE UNITED STATES DISTRICT COURT
## FOR THE NORTHERN DISTRICT OF GEORGIA
## ATLANTA DIVISION

| | | |
|---|---|---|
| **JANICE SCOTT,** | ) | |
| | ) | |
| **Plaintiff,** | ) | |
| | ) | |
| **vs.** | ) | **CIVIL ACTION FILE NO.:** |
| | ) | **1:20-cv-4420-TWT** |
| **THE CHARTER OAK FIRE** | ) | |
| **INSURANCE COMPANY,** | ) | |
| | ) | |
| **Defendant.** | ) | |

### AFFIDAVIT OF MICHAEL CRAIG HITE

I, Michael Craig Hite, personally appeared before the undersigned officer, duly deposes and states the following:

1.

My name is Michael Craig Hite, I am over the age of eighteen years old, I am of sound mind, and I have personal knowledge of the matters set forth in the affidavit in connection with the above-styled action.

2.

I am an Assistant Vice President of Claims Operations with Travelers Indemnity Company ("Travelers"). The Defendant, The Charter Oak Fire Insurance Company, is an underwriting company for Travelers for which my staff investigates and adjusts claims.

3.

I served as Director of Property Claims for The Charter Oak Fire Insurance Company from February 2020 through May 2020.

4.

As Director, I reviewed the insurance claim for the property located at 1590 Foote Street NE, Atlanta, GA 30307 (the "Property") related to the water/mold damage to the Property (the "Loss") and thus have personal knowledge concerning the same.

5.

On or about October 15, 2018, I spoke with Plaintiff Janice Scott regarding the claim she filed.
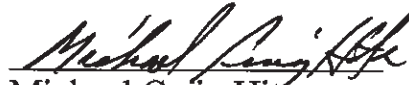
6.

During the phone call with Plaintiff on or about October 15, 2018, she told me that she disagreed with the coverage denial.

7.

I explained that I agreed with the denial decision but offered to have the Property reinspected in order that Charter Oak could reevaluate its coverage decision. She agreed to the reinspection and Charter Oak requested Emergency Water, Fire & Restoration conduct an inspection as to the cause of the water and mold damage at the Property.

FURTHER AFFIANT SAYETH NOT.

This _22_ day of _October_ , 2021.

Michael Craig Hite
Assistant Vice President, Claims Operations

Sworn to before me this
22nd day of _Oct_ , 2021

Notary Public
My Commission Expires: 10/30/2021

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